

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA
WILKES-BARRE DIVISION

In re: §
Marte-Tavera, Francia Maribel § Case No. 5:18-bk-04128-RNO
§
Debtor(s) §
§

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

William G. Schwab, Chapter 7 Trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$55,000.00 (Without deducting any secured claims)	Assets Exempt: \$24,400.00
Total Distributions to Claimants: \$2,641.31	Claims Discharged Without Payment: \$30,411.97
Total Expenses of Administration: \$880.44	

3) Total gross receipts of \$3,521.75 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$3,521.75 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$54,000.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	\$880.44	\$880.44	\$880.44
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$21,257.61	\$11,795.67	\$11,795.67	\$2,641.31
TOTAL DISBURSEMENTS	\$75,257.61	\$12,676.11	\$12,676.11	\$3,521.75

4) This case was originally filed under chapter 7 on 09/28/2018. The case was pending for 17 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated : 02/05/2020

By : /s/ William G. Schwab
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4 (a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	AMOUNT RECEIVED
Tax Refund	1224-000	\$3,521.75
TOTAL GROSS RECEIPTS		\$3,521.75

¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT PAID
NA	NA	NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$0.00

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Mr. Cooper		\$54,000.00	NA	NA	\$0.00
	TOTAL SECURED		\$54,000.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES AND CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
William G. Schwab, Trustee	2100-000	NA	\$880.44	\$880.44	\$880.44
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$880.44	\$880.44	\$880.44

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES AND CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN FEES AND CHARGES		NA	\$0.00	\$0.00	\$0.00

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (FROM Form 6F)	CLAIMS ASSERTED (FROM Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
00007	JPMorgan Chase Bank, N.A.	7100-000	NA	\$472.02	\$472.02	\$105.69
00006	LVNV Funding, LLC Resurgent	7100-000	NA	\$1,095.24	\$1,095.24	\$245.24
00005	MERRICK BANK Resurgent	7100-000	NA	\$746.55	\$746.55	\$167.16
00004	OneMain	7100-000	NA	\$7,052.71	\$7,052.71	\$1,579.26
00003	Capital One Bank (USA), N.A. by	7100-000	NA	\$389.21	\$389.21	\$87.16
00002	Quantum3 Group LLC as agent	7100-000	NA	\$1,330.57	\$1,330.57	\$297.95
00001	Cavalry SPV I, LLC	7100-000	NA	\$709.37	\$709.37	\$158.85
	Best Buy Credit Services		NA	NA	NA	\$0.00
	Best Buy/CBNA		\$792.00	NA	NA	\$0.00
	Capital One Bank USA, N.A.		\$389.00	NA	NA	\$0.00
	Capital One Bank USA, N.A.		\$1,419.00	NA	NA	\$0.00
	Chase Card		\$463.00	NA	NA	\$0.00
	Comenity Capital/Boscovs		\$1,007.00	NA	NA	\$0.00
	Credit One Bank		\$970.00	NA	NA	\$0.00
	DirectTV ATT		\$464.20	NA	NA	\$0.00
	Firststates Financial Services Corp.		\$400.20	NA	NA	\$0.00
	I.C. System, Inc.		NA	NA	NA	\$0.00
	Merrick Bank		\$790.62	NA	NA	\$0.00
	OneMain		\$6,229.00	NA	NA	\$0.00
	OneMain		\$7,318.41	NA	NA	\$0.00
	Sam's Club/Synchrony Bank		\$620.18	NA	NA	\$0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (FROM Form 6F)	CLAIMS ASSERTED (FROM Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	THD/CBNA		\$395.00	NA	NA	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$21,257.61	\$11,795.67	\$11,795.67	\$2,641.31

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 18-04128
Case Name: Marte-Tavera, Francia Maribel

Judge: Robert N. Opel II

Trustee Name: William G. Schwab
Date Filed (f) or Converted (c): 09/28/2018 (f)
341(a) Meeting Date: 10/30/2018
Claims Bar Date: 07/23/2019

For Period Ending: 02/05/2020

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
1. Tax Refund (u)	5,348.00	5,350.00		3,521.75	FA
2. 981 N. James Street Hazleton PA 18201-0000	73,000.00	0.00		0.00	FA
3. 2006 Honda Odyssey No lien. KBB @ \$1,500.	1,500.00	0.00		0.00	FA
4. Bedroom furniture: Beds, dressers, mirrors, lamps, chairs, alarm clocks, bedding, hangers \$1,000.00 LR/DR couches, tables, chairs, coffee tables, desk, television and stereo \$1,000.00 Kitchen table and chairs, pots and pans, dishes, silverware/utensils, microwave, clock, (misc, toaster, blender, waffle iron) \$1,000.00 StoveRefrigWasherDryeryard tools, racks, shovels, lawn mower, garbage cans	1,000.00	0.00		0.00	FA
5. Debtor has misc electronics equipment such as, televisions, radios, stereo, camera,	200.00	0.00		0.00	FA
6. Debtor has wall hangings, pictures and books at residenceDebtor does not have any pieces that cost more than 200.00	250.00	0.00		0.00	FA
7. Debtor's wearing apparel	400.00	0.00		0.00	FA
8. misc everyday jewelry and ring	600.00	0.00		0.00	FA
9. Cash	50.00	0.00		0.00	FA
10. checking account at PNC Bank. Used to pay bills and deposit checks	300.00	0.00		0.00	FA
11. Savings account at PNC Bank	100.00	0.00		0.00	FA
12. 401(k) Debtor has a retirement plan (401k) via work which is not in pay status and not property of the estate and/or exempt. Said plan will be needed for reasonable expenses upon retirement. Balance is under \$1,000.	1,000.00	0.00		0.00	FA
13. Debtor does not have any life insurance policies with a cash value.	0.00	0.00		0.00	FA

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14. Debtor intend to fully utilize available exemptions	0.00	0.00		0.00	FA
15. LR/DR couches, tables, chairs, coffee tables, desk, television, stereo	1,000.00	0.00		0.00	FA
16. kitchen table, chairs, pots and pans, dishes, silverware/utensils, microwave, clock (misc. toaster, blender, waffle iron)	1,000.00	0.00		0.00	FA
17. stove, refrigerator, washer, dryer, yard tools, racks, shovels, lawn mower, garbage cans	1,000.00	0.00		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	86,748.00	5,350.00		3,521.75	0.00
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Re Prop. #1 Income tax Intercept

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

10-1-19- Sent to UST
06-24-19-Quarterly Review of Status of Case for Outstanding Issues
2-20-19 Quarterly Review

Initial Projected Date of Final Report(TFR) : 12/31/2019

Current Projected Date of Final Report(TFR) : 09/30/2019

Trustee's Signature /s/William G. Schwab
William G. Schwab
811-1 Blakeslee Blvd Drive East
Lehighton, PA 18235
Phone : (610) 377-5200

Date: 02/05/2020

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page 1

Case No: 18-04128
Case Name: Marte-Tavera, Francia Maribel

Taxpayer ID No: **.***3493
For Period Ending: 2/5/2020

Trustee Name: William G. Schwab
Bank Name: Texas Capital Bank
Account Number/CD#: *****2027
Account Name: Checking Account
Blanket bond (per case limit): 10,000,000.00
Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
04/22/2019	[1]	UNITED STATES TREASURY	TAX REFUND INTERCEPT		4,695.00		4,695.00
			3,521.75	1224-000			
			1,173.25	1290-000			
04/23/2019	51001	FRANCIA MARIBEL MARTE-TAVERA	TAX REFUND TO DEBTOR (Pro-Rata)	1290-000	(1,173.25)		3,521.75
01/03/2020	51002	William G. Schwab, Trustee 811 BLAKESLEE BLVD DRIVE EAST LEHIGHTON , PA 18235	Trustee's Compensation	2100-000		880.44	2,641.31
01/03/2020	51003	Cavalry SPV I, LLC 500 Summit Lake Dr Ste 400 Valhalla, NY 10595	Disb of 22.39% to Claim #00001	7100-000		158.85	2,482.46
01/03/2020	51004	Quantum3 Group LLC as agent for Comenity Capital Bank PO Box 788 Kirkland, WA 98083	Disb of 22.39% to Claim #00002	7100-000		297.95	2,184.51
01/03/2020	51005	Capital One Bank (USA), N.A. by American InfoSource as agent PO Box 71083 Charlotte, NC 28272	Disb of 22.39% to Claim #00003	7100-000		87.16	2,097.35
Page Subtotals					3,521.75	1,424.40	

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page 2

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Taxpayer ID No: **.***3493
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Bank Name: Texas Capital Bank
Account Number/CD#: *****2027
Account Name: Checking Account
Blanket bond (per case limit): 10,000,000.00
Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
01/03/2020	51006	OneMain PO Box 3251 Evansville, IN 47731	Disb of 22.39% to Claim #00004	7100-000		1,579.26	518.09
01/03/2020	51007	MERRICK BANK Resurgent Capital Services PO Box 10368 Greenville, SC 29603	Disb of 22.39% to Claim #00005	7100-000		167.16	350.93
01/03/2020	51008	LVNV Funding, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603	Disb of 22.39% to Claim #00006	7100-000		245.24	105.69
01/03/2020	51009	JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA, N.A. JPMC c/o National Bankruptcy Services, LLC PO Box 9013 Addison, TX 75001	Disb of 22.39% to Claim #00007	7100-000		105.69	0.00

Page Subtotals 0.00 2,097.35

COLUMN TOTALS	3,521.75	3,521.75
Less: Bank Transfer/CD's	0.00	0.00
SUBTOTALS	<u>3,521.75</u>	<u>3,521.75</u>
Less: Payments to Debtors		0.00
Net	<u>3,521.75</u>	<u>3,521.75</u>

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 18-04128
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Taxpayer ID No: **.***3493
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1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)

		TOTAL-ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
All Accounts Gross Receipts:	3,521.75				
All Accounts Gross Disbursements:	3,521.75				
All Accounts Net:	0.00				
		*****2027 Checking Account	3,521.75	3,521.75	
		Net Totals	3,521.75	3,521.75	0.00